

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

JOHN D. DI CIURCIO



Order Filed on December 3, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

LARRY DAVIS, JR.

Case No.: 17-12307

Chapter: 13


Hearing Date:

Judge: ABA

**ORDER APPROVING POST-PETITION FINANCING**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: December 3, 2019**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

1. The Motion is hereby granted and the Debtor is permitted to enter into the loan modification agreement with Creditor attached as an Exhibit to the Motion (the "Agreement");

2. The Mortgage secured by real property owned by the Debtor as identified in the Agreement is hereby modified in accordance with the terms set forth in the Agreement.

3. The Chapter 13 Trustee shall suspend disbursements to Creditor pending completion of loan modification as set forth in the Agreement and all money that would otherwise be paid to Creditor, be held until the arrearage portion of the claim is amended to zero, or the claim is withdrawn, or the Trustee is notified by the Creditor that the modification was not consummated;

4. If post-petition arrears are capitalized into the loan modification, the Creditor shall file an amended post-petition claim within thirty (30) days of the date of this Order. Upon receipt of an amended post-petition claim, the Trustee may disburse the funds being reserved pursuant to this order to other creditors in accordance with provisions of the confirmed plan;

5. The Creditor shall notify the Trustee and the Debtors' attorney in the event the modification is not consummated. Any money that was held by the Trustee for the Creditor pursuant to a timely proof of claim pending completion of the modification shall then be paid to Creditor;

6. Debtors shall file an Amended Schedule J and Modified Plan within twenty (20) days of this Order, if applicable;

7. Communication and/or negotiations between Debtor and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.

8. The Debtors shall provide the Trustee with a fully executed copy of the Agreement upon completion.